

your bank at once. If your bank cannot assist you in resolving the issue, contact the U.S. Treasury financial agent at once. Call 1-888-353-4537 to speak with the Treasury financial agent by May 3, 2000. **After May 3, 2000**, contact IRS at 1-800-829-1040.

2. If you think that your tax payment is wrong or you need more information, contact the IRS immediately at 1-800-829-1040. In order for us to resolve the problem or error as soon as possible, you should contact us as soon as you receive the first statement on which the problem or error appears. You must:

- a) Tell us your name (or the name of the primary taxpayer) and Social Security Number;
- b) Describe the error or the direct debit transaction you are unsure about, and explain as clearly as you can why you believe it is in error or why you need more information;
- c) Tell us the dollar amount of the suspected error; when the tax return was acknowledged; the amount that you intended to pay; the debit amount that appeared on your bank statement; and the results of any discussions with your bank regarding this matter; and
- d) Provide copies of documents, which we need to use in our investigation of the suspected error.

3. If the Treasury causes an incorrect amount of funds to be removed from your bank account, the Treasury shall be responsible for returning the improperly transferred funds to your bank account.

### *Address or Bank Changes*

**As soon as you are aware of any change in your bank account information**, you agree to promptly notify us. In the event that the change will be effective prior to the payment date that you indicated when you electronically filed your tax return, call 1-888-353-4537 to cancel your payment.

**If the address that you entered in your tax return changes**, you must file Form 8822, *Change of Address*, or write a letter to the IRS Service Center where your tax return would be mailed. Give your old address, your full name, your Social Security Number and/or your employer identification number. Give the new address and the effective date. Sign your letter. If you filed a joint return, give the same information concerning your spouse and have your spouse sign the letter as well. Don't forget to write a letter for your children, too, if they file tax returns.

### *Disclosure of Account Information to Third Parties*

We will not disclose information to third parties about your account or the transaction you authorize through *IRS e-file* except to financial institutions and others directly involved in the processing of the payment and for purposes directly related to:

1. Statistical risk and profitability assessment;
2. Transferring receivables, accounts or interest therein;
3. Auditing account information;
4. Complying with Federal, State and local law authorities; and
5. Properly authorized civil, criminal or regulatory investigation by Federal, State or local authorities.

### *Additional Information*

Check the IRS Web site, [www.irs.gov](http://www.irs.gov), for more information. Tax payments can be made by check or money order as described in IRS Publication 17, *Your Federal Income Tax for Individuals*.



Department of the Treasury  
Internal Revenue Service

[www.irs.gov](http://www.irs.gov)

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General Information for Taxpayers

# Payment by Direct Debit

**T**hank you for your interest in electronically filing your tax return and making your payment by direct debit from your checking or savings account. Your legal rights with respect to a tax payment by electronic funds transfer are governed by Revenue Procedure 97-33 (primarily Section F) and by Automated Clearing House (ACH) Rules. This is a plain English summary, which does not provide any additional rights beyond the regulations. A copy of Rev. Proc. 97-33 (Section F) is available on the IRS Web site, [www.irs.gov](http://www.irs.gov).

INCLUDED HERE ARE THE FOLLOWING TOPICS:

- Warehousing (Deferring) payments
- Charges
- What to do if payment is not completed by your bank
- What to do if there are errors or questions
- Notifying IRS if you move or if you change banks
- Disclosure of account information to third parties

### *Warehousing (Deferring) Payments*

The Treasury offers individuals the option of authorizing their tax payments up to 95 days in advance of the tax due date. Anexsys and Bank of America are the U.S. Treasury financial agents that store instructions on when to debit your bank account for your tax payment. Your account will not be debited before the payment date you indicate.

Your payment instructions authorize the Treasury (or its agent) to charge your bank account so that the funds arrive as close to the payment date designated by you as reasonably possible. While it is anticipated that almost all transactions will be completed on the exact day designated, it is understood that in some cases the Treasury may experience a delay and some transactions may take a day or two longer.

To cancel a warehoused payment, call 1-888-353-4537. The Treasury will cancel a requested payment ONLY if cancellation instructions are:

1. Received before the Treasury has processed the payment request. The cancellation request must be received no later than 8:00 p.m., at least two business days prior to your delayed payment date.
2. Authorized by you or by a person with access to your Social Security Number, your payment amount, and bank account number.

### *Charges*

There are no charges by the Treasury for processing the payment transaction. Your local bank or financial institution may charge a small fee.

### *In The Event Your Bank Doesn't Complete An IRS e-file Payment Transaction*

In using this electronic payment system, you are requesting the Treasury to initiate a payment from your designated bank account. If your

financial institution is unable to process the transaction, you will be responsible for the payment of the tax, and for any penalties and/or interest, to the same extent as if such payment had not been tendered. In this case, you will be mailed a notice that will instruct you to mail a check or money order to the Internal Revenue Service, P.O. Box 5779, Chicago, IL 60680. The check or money order should be made payable to the United States Treasury and must be mailed by April 17, 2000, in order to be considered a timely payment of your taxes.

SOME COMMON REASONS WHY THE TREASURY MAY BE UNABLE TO COMPLETE PAYMENTS INITIATED BY YOU THROUGH IRS E-FILE:

1. Your account does not contain sufficient funds to complete the transaction or the transaction would exceed the credit limit of your overdraft account,
2. You have not provided the Treasury with the correct bank account information. It's important that you enter the correct **bank routing number** and **bank account number** when prompted. If you are unsure of these numbers, you should verify them (including the length and format) with your bank, or
3. You designate a bank account that does not permit authorization of electronic fund transfers from the account, i.e. money management accounts, money market accounts, certificate of deposit accounts, some credit union savings accounts, etc.

### *Errors and Questions*

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR TAX PAYMENT:

1. If your bank statement contains tax payment transactions that you did not authorize, notify